

Information to identify the case:

Debtor 1	Fayiah P. Johnson	Social Security number or ITIN xxx-xx-5221
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 17-34273-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fayiah P. Johnson

7/29/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fayiah P. Johnson
Debtor

Case No. 17-34273-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Jul 29, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2025:

Recip ID	Recipient Name and Address
db	+ Fayiah P. Johnson, 451 S. Logan Ave., Trenton, NJ 08629-1515
cr	+ Carrington Mortgage Services, LLC as servicing age, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517207190	+ City of Trenton, Attn: Tax Office, 319 East State St., Trenton, NJ 08608-1809
517207192	+ Evangeline A Ugorji, 1213 Martin Luther King Jr. Blvd. 08638-4119
517207194	+ First Financial, One Clarks Hill, Framingham, MA 01702-8172
517207198	+ Stellar Recovery Inc, Attn: Bankruptcy, Po Box 48370, Jacksonville, FL 32247-8370
517240967	+ Trenton Water Works, City of Trenton, 319 East State St., Room 113, Trenton, NJ 08608-1809
520704032	+ US DEPT OF HOUSING & URBAN DEVELOPMENT, 2401 NW 23RD ST, STE 1A1, OKLAHOMA CITY, OK 73107-2448

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 29 2025 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 29 2025 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517231801	Email/Text: BKBCNMAIL@carringtonms.com	Jul 29 2025 20:52:00	Bank of America, N.A. c/o Carrington Mortgage Serv, 1600 South Douglass Road, Anaheim, CA 92806
517207189	Email/Text: BKBCNMAIL@carringtonms.com	Jul 29 2025 20:52:00	Carrington Mortgage Service. Llc, Po Box 3489, Anaheim, CA 92803
520628518	Email/Text: BKBCNMAIL@carringtonms.com	Jul 29 2025 20:52:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
520628519	Email/Text: BKBCNMAIL@carringtonms.com	Jul 29 2025 20:52:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
517207191	Email/Text: bankruptcycourts@equifax.com	Jul 29 2025 20:52:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
517207193	^ MEBN	Jul 29 2025 20:46:34	Experian, PO Box 4500, Allen, TX 75013-1311
517207195	+ EDI: IRS.COM	Jul 30 2025 00:42:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517271460	^ MEBN	Jul 29 2025 20:46:15	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, 10375 Old Alabama Rd Conn, Suite 302, Alpharetta, GA 30022-1119
517207197	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 29 2025 20:52:00	State of New Jersey Division of Taxation,

District/off: 0312-3

Date Rcvd: Jul 29, 2025

User: admin

Form ID: 3180W

Page 2 of 3

Total Noticed: 24

517207196	+ Email/Text: bankruptcy@sw-credit.com	Jul 29 2025 20:53:00	Bankruptcy Section, PO Box 245, Trenton, NJ 08695
517207199	^ MEBN	Jul 29 2025 20:46:35	Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
517207200	^ MEBN	Jul 29 2025 20:46:28	TransUnion, PO Box 2000, Chester, PA 19016-2000
517227146	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 29 2025 20:56:26	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
517326633	+ EDI: AIS.COM	Jul 30 2025 00:42:00	U.S. Dept of HUD, 451 7th Street S.W., Washington, DC 20410-0001
			Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520681807	*+	Fayiah P. Johnson, 451 S. Logan Ave, Trenton, NJ 08629-1515

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Carrington Mortgage Services LLC as servicing agent for Bank of America, N.A. cmecf@sternlav.com
Maria Cozzini	on behalf of Creditor Carrington Mortgage Services LLC as servicing agent for Bank of America, N.A. mcozzini@sternlav.com
Thomas G. Egner	on behalf of Debtor Fayiah P. Johnson tegner@mcdowelllegal.com tcuccini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jul 29, 2025

Form ID: 3180W

Total Noticed: 24

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 7